

**EXHIBIT 4**

**FCI Lender Services, Inc.**

Customer Service: (800) 931-2424 Fax: 714-282-5775

Customer Information: www.trustfci.com NMLS # [REDACTED]

**Payment Statement**

Statement Date: 01/13/2017

**Account Information**

Outstanding Principal Balance:	\$244,392.68	Prepayment Penalty	NO
Deferred Amounts:	\$0.00	Loan Maturity Date :	05/01/2039
Current Interest Rate:	2.375%	Payment Type :	Fully Amort./ ARM
Next Interest Rate Change Date:	07/01/2017		
Remaining Loan Term (Months):	267	Next Due Date :	08/01/2010

Account Number : [REDACTED]

Payment Due Date : 02/01/2017

**AMOUNT DUE: \$119,141.41**If Payment is not received by 02/16/2017,  
\$39.53 Late Fee will be charged

**EDWIN CARDONA**  
**DAWN M. CARDONA**  
**27000 W CYPRESS ROAD**  
**CHANNAHON, IL 60410**

**Explanation of Payment Due**

Principal :	<b>\$581.80</b>
Interest	<b>\$406.53</b>
Other Amounts Due :	<b>\$0.00</b>
Escrow (Taxes and/or Insurance)	<b>\$0.00</b>
<b>Current Payment:</b>	<b>\$988.33</b>
Total Fees and Charges	\$35,245.74
Overdue Payments :	\$82,907.34
<b>Total Amount Due :</b>	<b>\$119,141.41</b>

MoneyGram: CODE 5090, (Call 800-555-3133 for locations and fees)

**Transaction Activity Since (11/13/2016 - 01/13/2017) To view all transactions please log into www.trustfci.com**

Date	Description	Charges	Payments	Date	Description	Charges	Payments
12/17/2016	Assessed Late Charge	\$39.53	\$0.00	11/17/2016	Assessed Late Charge	\$39.53	\$0.00

**Past Payments Breakdown**

	Paid Since Last Statement	Paid year to Date
Principal :	\$0.00	\$0.00
Interest :	\$0.00	\$0.00
Escrow (Taxes and/or Insurance) :	\$0.00	\$0.00
Fees :	\$0.00	\$0.00
*Partial Payment (Unapplied) :	\$0.00	\$0.00
Others :	\$0.00	\$0.00
<b>TOTAL :</b>	<b>\$0.00</b>	<b>\$0.00</b>

**If You Are Experiencing Financial Difficulty:**

See back for info about Mortgage Counseling or assistance.

**Delinquency Notice**

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 01/13/2017, you are 2,357 days delinquent on your mortgage loan.

**Recent Payment Account History :**

- \* Payment due 09/01/2016 - Unpaid balance of \$114,041.64
- \* Payment due 10/01/2016 - Unpaid balance of \$1,027.86
- \* Payment due 11/01/2016 - Unpaid balance of \$1,027.86
- \* Payment due 12/01/2016 - Unpaid balance of \$1,027.86
- \* Payment due 01/01/2017 - Unpaid balance of \$1,027.86
- \* Current Payment Due 02/01/2017: \$988.33

**Total : \$119,141.41 due. Your Account is in Foreclosure. Please contact us for the exact amount to bring your loan current.**

-----PLEASE DETACH THE BOTTOM PORTION OF THIS STATEMENT, RETURN IT WITH YOUR PAYMENT AND RETAIN THE TOP PORTION FOR YOUR RECORDS-----



FCI Payment Coupon  
Please do not Staple or Paperclip



Pay your bill online (\$15.00 fee)  
<https://lirs.trustfci.com/borrower>



Pay your bill by Phone (\$18.00 fee)  
800-931-2424

FCI Lender Services, Inc.  
PO BOX 27370  
Anaheim, CA 92809-0112

☐ Check box if your address or phone number has changed  
And complete the form on the back of this page.

**Amount Due**

Account	[REDACTED]
Current Payment Due By 02/01/2017	\$988.33
Total Payment(s) Due	\$119,141.41
\$39.53 Late Fee will be charged after 02/16/2017	
Additional Principal :	_____
Additional Escrow:	_____
<b>Total Amount Enclosed:</b>	_____

**Property Address:** 27000 W CYPRESS ROAD  
CHANNAHON, IL 60410

[REDACTED]

**REDACTED**

**CUSTOMER SERVICE**

Our Customer Care Department is here to help if you have any questions. Please call us toll-free during regular business hours (Mon-Fri, 8:00 am - 5:00 pm PST) at 1-800-931-2424, x651.

**ERROR RESOLUTION AND REQUEST FOR INFORMATION**

If you believe that there is an error in your account or if you need FCI to provide you with any documentation or information regarding your mortgage loan account, please write to FCI at the following address: FCI Lender Services, Inc. - Attn: Consumer Requests, P.O. Box 27370, Anaheim, CA 92809-0112; or fax to FCI at 1-714-282-5775. You will need to provide us the name of the Borrower(s), the mortgage loan account number and either describe the error that you believe has occurred or the request for specific information or documentation. We do not accept any requests for either Error Resolution or for documentation and/information over the telephone although you can call us if you have any questions about the Error Resolution and/or Request for Information process.

**CONFORMING PAYMENTS - PAYOR REQUIREMENTS**

The payment coupon must be included with remittance. Payments are to be received in accordance with the periodic payment statement and must include your account number clearly illustrated on the payment instrument. All payments must be received by FCI during normal business hours (Mon-Fri, 8:00 am to 5:00 pm PST) in order to be credited to Payer's account the same day of receipt. All payments must be payable in U.S. Dollars only and mailed directly to FCI's payment processing P.O. Box set forth in FCI's Periodic Statement and payment coupon. **PARTIAL PAYMENTS** are held in suspense accounts until a full payment is received. At that point, the full payment will be applied to the principal and interest of the first monthly payment to become delinquent or as otherwise referenced in your Note and Security Instrument.

**SERVICEMEMBERS CIVIL RELIEF ACT**

The Service members Civil Relief Act may offer protection or relief to members of the military who have been called to active duty. If either you have been called to active duty or you are the spouse or dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact our Customer Care Department during normal business hours (Mon-Fri, 8:00 am to 5:00 pm PST) at 1-800-931-2424, x651.

**MORTGAGE COUNSELING**

For help exploring your options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at <http://www.consumerfinance.gov/mortgagehelp> or the Department of Housing and Urban Development at : <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm> , or by calling HUD at 1-800-569-4287.

**NEW YORK CONSUMERS ONLY**

FCI is registered with the Superintendent of the New York State Department of Financial Services (NMLS #4920). Our goal is to provide professional and courteous service to our customers. We welcome your comments and feedback regarding our services. If you have a complaint regarding our services, we ask you to contact us to discuss your concerns. If the need arises, you may file complaints about FCI with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-877-BANK-NYS or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO PENDING BANKRUPTCY PROCEEDINGS, OR IF YOU RECEIVED A BANKRUPTCY DISCHARGE ON THIS DEBT, THIS STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT. IF YOU ARE NOT IN BANKRUPTCY OR DISCHARGED OF THIS DEBT, BE ADVISED THAT FCI IS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

-----Please detach the bottom portion of this Statement, return it with your payment, and retain the top portion for your records -----

**CHANGE OF ADDRESS** (If correct on front, please do not use) For change of address over the phone, call our Customer Care Department at 1-800-931-2424, x651. Please Print Clearly in blue or black ink only in the boxes below:

Street Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Area Code and Home Phone \_\_\_\_\_ Area Code and Work Phone \_\_\_\_\_  
 Email \_\_\_\_\_

**Property Use?**

☐ Primary Residence  
☐ Rental  
☐ Commercial

**Market Value of Property?**

\$ \_\_\_\_\_

**Email Payment Statements?**

☐ Yes, I'd like to receive email statements.  
☐ No, please don't send me email statements.